

| Information to identify the case: | | | | | |
|--|---------------------------|-------------|-----------|--------------------------------|--------------------|
| Debtor 1 | <u>Terry L. Black Jr.</u> | | | Social Security number or ITIN | xxx-xx-2376 |
| | First Name | Middle Name | Last Name | EIN | __-_____- |
| Debtor 2 | <u></u> | | | Social Security number or ITIN | ____- |
| (Spouse, if filing) | First Name | Middle Name | Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | | | |
| Case number: 14-22454-GLT | | | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry L. Black Jr.

9/18/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Terry L. Black, Jr.
 Debtor

Case No. 14-22454-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.

db +Terry L. Black, Jr., 410 Wallage Ave, Bessemer, PA 16112-9220
 13873058 +Brandi Black, 410 Wallage Ave, Bessemer, PA 16112-9220
 13873060 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Center, PO Box 1623, Butler, PA 16003)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2019 03:27:53 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

13873059 +EDI: CHASE.COM Sep 19 2019 06:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 13874426 +E-mail/Text: bankruptcy@huntington.com Sep 19 2019 03:28:02 Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
 13873061 +E-mail/Text: bankruptcy@huntington.com Sep 19 2019 03:28:02 Huntington National Bank, PO Box 1558, Dept EAW25, Columbus, OH 43216-1558
 13873062 +EDI: RMSC.COM Sep 19 2019 06:48:00 Lowe's, GE Capital Retail Bank, Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
 13918380 E-mail/Text: camanagement@mtb.com Sep 19 2019 03:27:15 M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
 13873063 E-mail/Text: camanagement@mtb.com Sep 19 2019 03:27:15 M&T Bank, PO Box 900, Millsboro, DE 19966
 13925100 EDI: PRA.COM Sep 19 2019 06:48:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13873064 +EDI: RMSC.COM Sep 19 2019 06:48:00 Sam's Club, GE Capital Retail Bank, Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
 13873065 +EDI: SEARS.COM Sep 19 2019 06:48:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
 13873066 +EDI: RMSC.COM Sep 19 2019 06:48:00 TJX Rewards, GE Capital Retail Bank, Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
 13930168 EDI: WFFC.COM Sep 19 2019 06:48:00 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
 13873067 +EDI: WFFC.COM Sep 19 2019 06:48:00 Wells Fargo Financial National Bank, 800 Walnut Street, Des Moines, IA 50309-3891

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
 cr M&T Bank

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com
 James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
 Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
 Michael C. Eisen on behalf of Debtor Terry L. Black, Jr. attorneyeisen@yahoo.com, aarin96@hotmail.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6